

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X

Chapter 13

IN RE:

Yanira Gaudelli

Case No. 10-51381

Debtor(s)

Chapter 13 Plan

-----X

1. PAYMENT AND LENGTH OF PLAN

The future earnings of the debtor(s) are submitted to the supervision and control of the trustee , and the debtor(s) shall pay to the trustee total of \$576.00 per month commencing December 3, 2010 to November 3, 2015 for approximately 60 months.

2. From the payments so received, the trustee shall make disbursements as follows:

(a) PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT): NONE

(b) SECURED CLAIMS:

Wells Fargo Home Mortgage (disputed First mortgage holder) to be paid pre-petition arrears in the sum of \$25,000.00 to be paid at 0% interest over the life of the plan.

Second Lien of Wells Fargo Home Mortgage for \$45,835.00 is subject to the directions of the Court.

(c) UNSECURED CLAIMS:

non-priority unsecured claims shall be paid as follows:**NONE**

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES and INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S).

3. All lease agreements are hereby assumed, unless specifically rejected as follows: **None.**

4. During the pendency of this case, if unsecured creditors are paid, pursuant to paragraph 2 (c) less than one hundred percent (100%), the debtor(s) shall provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the Tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

5. The debtor retains the right to proceed against Wells Fargo Home Mortgage.

Title to the debtor(s) property shall revert in the debtor(s) upon completion of the plan or dismissal of the case, unless otherwise provided in the order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1500.00 without written consent of the Chapter 13 trustee or the Court.

/s/ Yanira Gaudelli

Yanira Gaudelli, Debtor

Dated: December 3, 2010